

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HumanaDental Insurance Company Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV

HUMANADENTAL INSURANCE COMPANY

REASONABLENESS AND CONSISTENCY OF ASSUMPTIONS CERTIFICATION REQUIRED BY ACTUARIAL GUIDELINE XXXV

December 31, 2009

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company. As of December 31, 2009, HumanaDental Insurance Company has no equity-indexed business in force, and nothing to be reported by a Reasonableness and Consistency of Assumptions Certification.

Date: January 4, 2010

Frank M. Amrine, FSA, MAAA Actuarial Director and Appointed Actuary HumanaDental Insurance Company 500 W. Main Street, 8th Floor Louisville, KY 40202 (502) 580-2270